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## 403b Investment Fees

### ING

Asset class	Subclass	Fund name	Fund fee	Provider fee	Total fee
Principal protection	Stable Value	ING Fixed Plus III Account		.10%	
	Money Market	ING Money Market Fund - Class I	.62%	.10%	.72%
Fixed income funds	Government	ING GNMA Income Fund – Class I	.65%	.10%	.75%
	Short –Intermediate Term	ING PIMCO Total Return Portfolio – Service Class	.95%	.10%	1.05%
	High Yield	Pioneer High Yield Fund – Class A	1.10%	.10%	1.20%
Balanced funds	Traditional	Pax World Balanced Fund	.96%	.10%	1.06%
Core stock funds	S& P 500 Index	ING Stock Index Portfolio – Service Class	.51%	.10%	.61%
	Large Cap Value	Allianz NFJ Dividend Value Fund – Class A	1.05%	.10%	1.15%
	Large Cap Blend	Fundamental InvestorsSM - Class R-4	.66%	.10%	.76%
	Large Cap Growth	The Growth Fund of America® - Class R-4	.68%	.10%	.78%
Aggressive stock funds	Mid Cap Value	ING JPMorgan Mid Cap Value Portfolio - Service Class	1.25%	.10%	1.35%
	Mid Cap Blend	CRM Mid Cap Value Fund - Investor Shares	1.04%	.10%	1.14%
	Mid Cap Growth	ING FMR SM Diversified Mid Cap Portfolio - Service Class	.88%	.10%	.98%
	Small Cap Value	ING Columbia Small Cap Value II Portfolio - Service Class	1.13%	.10%	1.23%
	Small Cap Blend	ING Small Company Fund - Class I	1.12%	.10%	1.22%
	Small Cap Growth	ING Baron Small Cap Growth Portfolio - Service Class	1.31%	.10%	1.41%
International	Global (includes US)	Capital World Growth and Income FundSM - Class R-4	.81%	.10%	.91%
	Large Stock Value	ING International Value Fund - Class I	1.23%	.10%	1.33%
	Large Stock Blend	ING Julius Baer Foreign Portfolio - Service Class	1.14%	.10%	1.24%
	Large Stock Growth	ING Marsico International Opportunities Portfolio - Service Class	.94%	.10%	1.04%
Alternative	Specialty/Sector Funds	ING Van Kampen Real Estate Portfolio - Service Class	.89%	.10%	.99%
	Target Date Funds	ING Solution 2015 Portfolio – Service Class	1.01%		1.11%
		ING Solution 2025 Portfolio – Service Class	1.09%		1.19%
		ING Solution 2035 Portfolio – Service Class	1.12%	.10%	1.22%
		ING Solution 2045 Portfolio – Service Class	1.15%		1.25%
		ING Solution Income Portfolio – Service Class	.94%		1.04%
	Self-Directed Brokerage Account (SDBA)	<p>TD AMERITRADE (TD AMERITRADE) Self-Directed Brokerage Account (SDBA) is available for plan participants.</p> <p>With the TD AMERITRADE SDBA, your plan participants have access to a broad choice of investment options, world class research, dedicated Investor Services Representatives and multiple ways to personally manage their SDBA account. This option is designed for the experienced investor who wants to independently and actively manage an even greater choice of investment options and is willing to pay additional fees and accept full responsibility for researching, selecting, monitoring and managing their investments through the Internet.</p> <p>Plan participants have the opportunity to select a variety of investment options including over 13,000 open-end mutual funds. Additionally, there are more than 1,100 no-transaction fee mutual funds.</p> <p>Participants who elect a TD AMERITRADE Corporate Services self-directed brokerage account will pay a \$50 fee, charged to the core account investment options annually on November 1, or the next available business day the New York Stock Exchange is open. Additionally, participants will be responsible for all applicable brokerage account transaction fees.</p>			